

### AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the Application:

- 1-20. (Canceled)
21. (Currently Amended) A method comprising ~~steps of~~:
- providing an authorized user of a credit card issued by a service provider;
  - the authorized user incurring debt on the credit card;
  - for a predetermined amount of debt incurred by the authorized user on the credit card,
  - the service provider submitting an entry into a sweepstakes on behalf of the authorized user; and
  - the sweepstakes comprising a contest in which a prize unrelated to the debt incurred by the authorized user is awarded to a winning entry of a plurality of entries of the sweepstakes, the entry of the authorized user comprising one of the entries from among multiple authorized users.
22. (Previously Presented) the method of claim 21, further comprising conducting a drawing from the entries of the sweepstakes, to determine the winning entry.
23. (Previously Presented) The method of claim 21, further comprising steps of:
- the authorized user referring a first customer to the service provider for credit card services;
  - the first customer submitting an application for credit card services to the service provider;
  - the service provider receiving, processing and approving the application and issuing a credit card to the first customer establishing a first referred authorized user of a credit card; and in consideration therefore to the authorized user; and
  - the service provider issuing valuable consideration to the authorized user.
24. (Previously Presented) The method of claim 23, wherein the step of the first customer submitting an application for credit card services to the service provider further includes the first customer designating the authorized user as a referring party.

25. (Previously Presented) The method of claim 23, further comprising:
- the first referred authorized user referring a second customer to the service provider for credit card services;
  - the second customer submitting an application for credit card services to the service provider;
  - the service provider receiving, processing and approving the application and issuing a credit card to the second customer establishing a second referred authorized user of a credit card; and in consideration therefore to the first referred authorized user; and
  - the service provider issuing valuable consideration to the first referred authorized user.
26. (Previously Presented) The method of claim 25, wherein the step of the second customer submitting an application for credit card services to the service provider further includes the second customer designating the first referred authorized user as a referring party.
27. (Previously Presented) The method of claim 26, further comprising:
- the first referred authorized user incurring debt on the credit card; and
  - for a predetermined amount of debt incurred by the first referred authorized user on the credit card, the service provider submitting an entry into a sweepstakes on behalf of the first referred authorized user.
28. (Previously Presented) The method of claim 27, further comprising conducting a drawing from entries of the sweepstakes, wherein the entry of the first referred authorized user is one of the entries.